

### **AMENDMENTS TO THE CLAIMS**

Please amend the following claims as follows:

Please cancel Claims 8-20 and 22-50 without prejudice.

Please add the following new claims:

51: (New)      A retail system comprising:

A server configured to store a plurality of personal control ID's and a plurality of sets of personal data, each of which personal control ID's is associated with a respective different person and a respective set of personal data entered into the server and controlled by said respective different person, the server also being configured to store a data profile derived from a set of personal data associated with a personal control ID identifying a selected different person and assembled together by said selected different person for use by a selected one of one or more providers identified by a provider ID;

a data processor remote from and in communication with the server;

a retail point-of-sale (POS) terminal coupled to said data processor, and adapted to couple via a data communication link to an ID instrument to receive from said ID instrument said personal control ID identifying said selected different person and to send said personal control ID identifying said selected different person to said data processor, said data processor being configured to transmit said personal control ID identifying said selected different person and said provider ID identifying said selected provider to said server further configured to retrieve from said plurality of sets of personal data and transmit to said data processor said data profile derived from said set of personal data associated with said personal control ID identifying said selected different person for use by said selected provider identified by said provider ID; and

an output device connected to said data processor to receive from said data processor said data profile received from said server and to output said data profile to said selected provider to thereby verify said personal control ID as being associated with

a user of said personal control ID at said retail POS prior to proceeding with a retail transaction.

52. (New) A system as defined in Claim 51, wherein said server is further configured to recognize that said personal control ID is being received prior to transmitting to said data processor said data profile derived from said set of personal data associated with said personal control ID identifying said selected different person.

53. (New) A system as defined in Claim 52, wherein said ID instrument comprises at least one of a magnetic striped card, a smart card, a bar code, a gift card, an automatic teller machine (ATM) card, a check card, a wallet consolidator, a debit card, a credit card, a smart card, a prepaid card, a personal identification card, a driver's license, a personal computer (PC), a laptop computer, a personal digital assistant (PDA) adapted for infra-red (IR) communication, a check, a keypad, a touchscreen, a voice recognition device, a radio-frequency (RF) device, said RF device comprising at least one of a PDA adapted for RF communication, an RF identification (RFID) tag, and a cell phone.

54. (New) A system as defined in Claim 52, wherein said personal data comprises at least one of a personal name, a personal ID, a pictorial image of the person, personal fingerprint data, personal checking account data, driver's license data of said person, personal biometric data, a personal social security number, a personal ID password, a personal data password, credit card data, debit card data, prepaid card data, frequent purchaser data, medical data, bank account data, investment data, coupon data, processed data, points, data generated based on existing personal data, and membership ID data of said person.

55. (New) A system as defined in Claim 52, wherein said processor, said POS terminal, and said output device are integrated together to constitute a substantially integrated input/output device.

56. (New) A system as defined in Claim 52, wherein said POS terminal comprises at least one of a magnetic card reader, a smart card reader, a bar code reader, an infra-red (IR) receiver, an optical scanner, a transmitter adapted for transmitting a pre-

determined signal for activating a response from an RFID tag and for receiving a response back from said RDID tag, and an interface adapted for receiving RF signals from at least one of a cell phone and an RF device.

57. (New) A system as defined in Claim 52, wherein said output device comprises at least one of a visual display monitor and a printer.

58. (New) A system as defined in Claim 52, wherein said server is further coupled to receive from said processor transaction ID information.

59. (New) A system as defined in Claim 52, wherein said server is further connected for receiving from said processor transaction ID information containing information relating to the transaction to be executed, including the type of information needed to execute the transaction and personal ID; and wherein said server is configured to access said database to retrieve and process said personal data related to said personal ID and restricted according to said transaction ID information.

60. (New) A system as defined in Claim 52, wherein said data communication link comprises at least one of a wireless link, a wireline link, wide area network (WAN) link, an infra-red (IR) link, a radio-frequency (RF) link, an optical link, and a magnetic link.

61. (New) A system as defined in Claim 52, wherein said data profile is useable in a transaction for at least one of goods, services, grocery items, food, medical services and supplies, insurance premiums, ticketing, a money transfer, and identification services relating to said person.

62. (New) A system as defined in Claim 52, wherein said server is configured to receive said personal ID from said input device and for accessing a database to retrieve and process personal data related to said personal control ID for each of a plurality of persons, providers, and transactions.

63. (New) A system as defined in Claim 53, wherein said output device is further configured for generating, in response to receipt of personal data associated with